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REMARKS

Reconsideration of the application in view of the present amendment is respectfully requested.

Claims 48, 49, 51, 53, 54, 57, 58, 59, and 61 are amended. Accordingly, claims 48-62 are pending.

The language of "yet to be generated" in the claims of the present application is objected to for reasons stated in the Office Action. Claims 48, 49, 51, 53, 54, 57, 58, 59, and 61 are amended to overcome the objection.

Applicant would like to point out that the rejection of claims 48-62 of the present application is improper for at least the following reasons.

Applicant notes that the Office refers to column 7, lines 25-63 of Talati et al. ("Talati") to reject the claims of the present application. In this regard, Applicant would like to point out that the UTID (i.e., unique transaction identifier) in Talati is provided by a purchaser and not by a financial institution (see at least column 5, lines 50-67 of Talati). The purchaser in Talati pays a merchant for goods and services purchased by the purchaser. In Talati, the purchaser is the "payor" and the merchant is the "payee".

In contrast, in the present application, a validation number is generated by a financial institution. The validation number generated by the financial institution is issued to a check payor (who may be a purchaser) who then associates the validation number with a check to be presented to a check payee (who may be a merchant).

If the Office continues to reject the claims of the present application by applying Talati, it is respectfully requested that the Office specifically point out where Talati discloses or suggests the following:

- (i) a check payor making a request to a financial institution to provide a validation number; and
- (ii) the financial institution generating a validation number and issuing the generated validation number to the check payor in response to the request.

In particular, it is respectfully requested that the Office identify which party in Talati is the "check payor" making a request, which party is the "financial institution" generating and

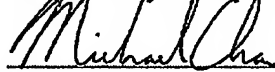
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issuing a validation number, and which party is the "check payee" receiving a check payment. Absent an adequate explanation, it is respectfully submitted that the rejection of the claims of the present application is improper and, therefore, should be withdrawn.

This amendment may be entered upon a showing of good reasons why it is necessary and was not presented earlier as per 37 C.F.R. Section 1.116. This amendment is necessary to overcome the objection stated in the final Office Action. The amendment was not earlier presented because the Applicant did not know of the Examiner's position with respect to objection of claims in the present application until receiving the final Office Action. Also, by way of the present amendment, the claims are presented in better form for consideration on appeal.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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